



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)  
Denise Carlon, Esquire  
KML Law Group, P.C.  
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Westmont, NJ 08108  
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Attorneys for Secured Creditor  
Ditech Financial LLC

Order Filed on December 2, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:  
Douglas L. Walters,  
Debtor.

Case No.: 15-30707 MBK

Adv. No.:

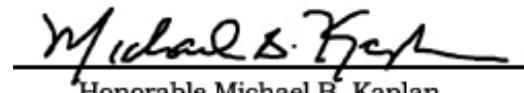
Hearing Date: 10/9/19 @ 9:00 a.m.

Judge: Michael B. Kaplan

## ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: December 2, 2019**

  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

**(Page 2)**

Debtor: Douglas L. Walters

Case No: 15-30707 MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Ditech Financial LLC, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 810 Dayton Street, Trenton, NJ, 08610, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of Douglas Walters, pro se Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of November 12, 2019 Debtor is in arrears to Secured Creditor for escrow advances plus \$181.00 for the filing cost of the motion for relief for a total of \$10,448.78; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the disbursements in the amount of \$10,448.78 will be paid by Debtor remitting \$350.00 per month for ten months. Payments shall begin on January 1, 2020 and continue for a period of ten months; and

It is further **ORDERED, ADJUDGED and DECREED** that the remainder of the arrears in the amount of \$6,948.78 will be paid by November 1, 2020; and

It is further **ORDERED, ADJUDGED and DECREED** that if the escrow deficiency is not paid off prior to the entry of discharge, any amounts outstanding shall be excepted from discharge, and

It is further **ORDERED, ADJUDGED and DECREED** that payments are to be made directly to Secured Creditor's servicer, Ditech Financial, P.O. Box 0049, Palatine, IL 60055-0049; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

In re:  
Douglas L. Walters  
DebtorCase No. 15-30707-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: pdf903Page 1 of 2  
Total Noticed: 1

Date Rcvd: Dec 02, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 04, 2019.

db +Douglas L. Walters, 2 Trestle Way, Dayton, NJ 08810-1524

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 04, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 2, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
 Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
 Andrew L. Spivack on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST, BY CALIBER HOME LOANS, INC., AS ITS ATTORNEY IN FACT nj.bkecf@fedphe.com  
 Andrew L. Spivack on behalf of Creditor SENECA MORTGAGE SERVICING AS SERVICER FOR U.S. BANK NATIONAL ASSOCIATION nj.bkecf@fedphe.com  
 Andrew L. Spivack on behalf of Creditor DITECH FINANCIAL LLC, AS AUTHORIZED SERVICER FOR FANNIE MAE, AS OWNER AND HOLDER OF ACCOUNT/CONTRACT ORIGINATED BY GMAC MORTGAGE, LLC DBA DITECH nj.bkecf@fedphe.com  
 Andrew L. Spivack on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE OF OWS REMIC TRUST 2015-1 nj.bkecf@fedphe.com  
 Andrew L. Spivack on behalf of Creditor CALIBER HOME LOANS, INC. AS SERVICER FOR U.S. BANK, TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST nj.bkecf@fedphe.com  
 Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
 James Patrick Shay on behalf of Creditor DITECH FINANCIAL LLC F/K/A GREEN TREE SERVICING LLC shay@bbs-law.com, jpshay@gmail.com  
 James Patrick Shay on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE OF OWS REMIC TRUST 2015-1 shay@bbs-law.com, jpshay@gmail.com  
 Jeanette F. Frankenberg on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE OF OWS REMIC TRUST 2015-1 cmecf@sternlav.com  
 Jerome B. Blank on behalf of Creditor CALIBER HOME LOANS, INC. AS SERVICER FOR U.S. BANK, TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST nj.bkecf@fedphe.com  
 John D. Krohn on behalf of Creditor DITECH FINANCIAL LLC, AS AUTHORIZED SERVICER FOR FANNIE MAE, AS OWNER AND HOLDER OF ACCOUNT/CONTRACT ORIGINATED BY GMAC MORTGAGE, LLC DBA DITECH nj.bkecf@fedphe.com  
 John D. Krohn on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST nj.bkecf@fedphe.com  
 John D. Krohn on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE OF OWS REMIC TRUST 2015-1 nj.bkecf@fedphe.com  
 Joseph Gunnar Devine, Jr on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, not in its individual capacity but soley as Trustee of OWS REMIC Trust 2015-1 jdevine@schillernkapp.com, kcollins@schillernkapp.com;acarmany@schillernkapp.com;bfisher@schillernkapp.com  
 Kevin Gordon McDonald on behalf of Creditor Goldman Sachs Mortgage Company kmcDonald@kmllawgroup.com, bkgroup@kmllawgroup.com  
 Kevin M. Butterly on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST bkyefile@rasflaw.com  
 Michael Frederick Dingerdissen on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST, BY CALIBER HOME LOANS, INC., AS ITS ATTORNEY IN FACT nj.bkecf@fedphe.com

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 2 of 2  
Total Noticed: 1

Date Rcvd: Dec 02, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Michael Frederick Dingerdissen on behalf of Creditor DITECH FINANCIAL LLC F/K/A GREEN TREE  
SERVICING LLC nj.bkecf@fedphe.com  
Nicholas V. Rogers on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER  
PARTICIPATION TRUST BY CALIBER HOME LOANS, INC., AS ITS ATTORNEY IN FACT nj.bkecf@fedphe.com  
Nicholas V. Rogers on behalf of Creditor OCWEN LOAN SERVICING LLC nj.bkecf@fedphe.com  
Nicholas V. Rogers on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS  
INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE OF OWS REMIC TRUST 2015-1 nj.bkecf@fedphe.com  
Patrick O. Lacsina on behalf of Creditor Ocwen Loan Servicing, LLC ,  
PATRICK.LACSIINA@GMAIL.COM  
R. A. Lebron on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER  
PARTICIPATION TRUST BY CALIBER HOME LOANS, INC., AS ITS ATTORNEY IN FACT bankruptcy@feinsuch.com  
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com  
Robert Davidow on behalf of Creditor CALIBER HOME LOANS, INC. AS SERVICER FOR U.S. BANK,  
TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST nj.bkecf@fedphe.com  
Sindi Mncina on behalf of Creditor U.S Bank Trust, N.A. smncina@rascrane.com  
Sindi Mncina on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER  
PARTICIPATION TRUST smncina@rascrane.com  
Steven Eisenberg on behalf of Creditor U.S Bank Trust, N.A. bkecf@sterneisenberg.com,  
jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com  
Steven Eisenberg on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER  
PARTICIPATION TRUST bkecf@sterneisenberg.com,  
jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com  
Steven P. Kelly on behalf of Creditor Nationstar Mortgage LLC skelly@sterneisenberg.com,  
bkecf@sterneisenberg.com  
Steven P. Kelly on behalf of Creditor CALIBER HOME LOANS, INC. AS SERVICER FOR U.S. BANK,  
TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST skelly@sterneisenberg.com,  
bkecf@sterneisenberg.com  
Steven P. Kelly on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER  
PARTICIPATION TRUST skelly@sterneisenberg.com, bkecf@sterneisenberg.com  
Steven P. Kelly on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION,not in its individual  
capacity but soely as Trustee of OWS REMIC Trust 2015-1 skelly@sterneisenberg.com,  
bkecf@sterneisenberg.com

TOTAL: 35